

EXHIBIT M

REDACTED

ECF No. 43-13

American Medical Collection Agency

RFP Presentation

May 01, 2014



Why AMCA?

- History spanning 30+ years in high volume, lower balance healthcare receivables
- Exceptional knowledge of your business
- Established Relationships
- Custom IT, reporting and accounting
- Services already in place for entities acquired by Quest
- Consistent flow when change occurs
- Successful track record of Collections



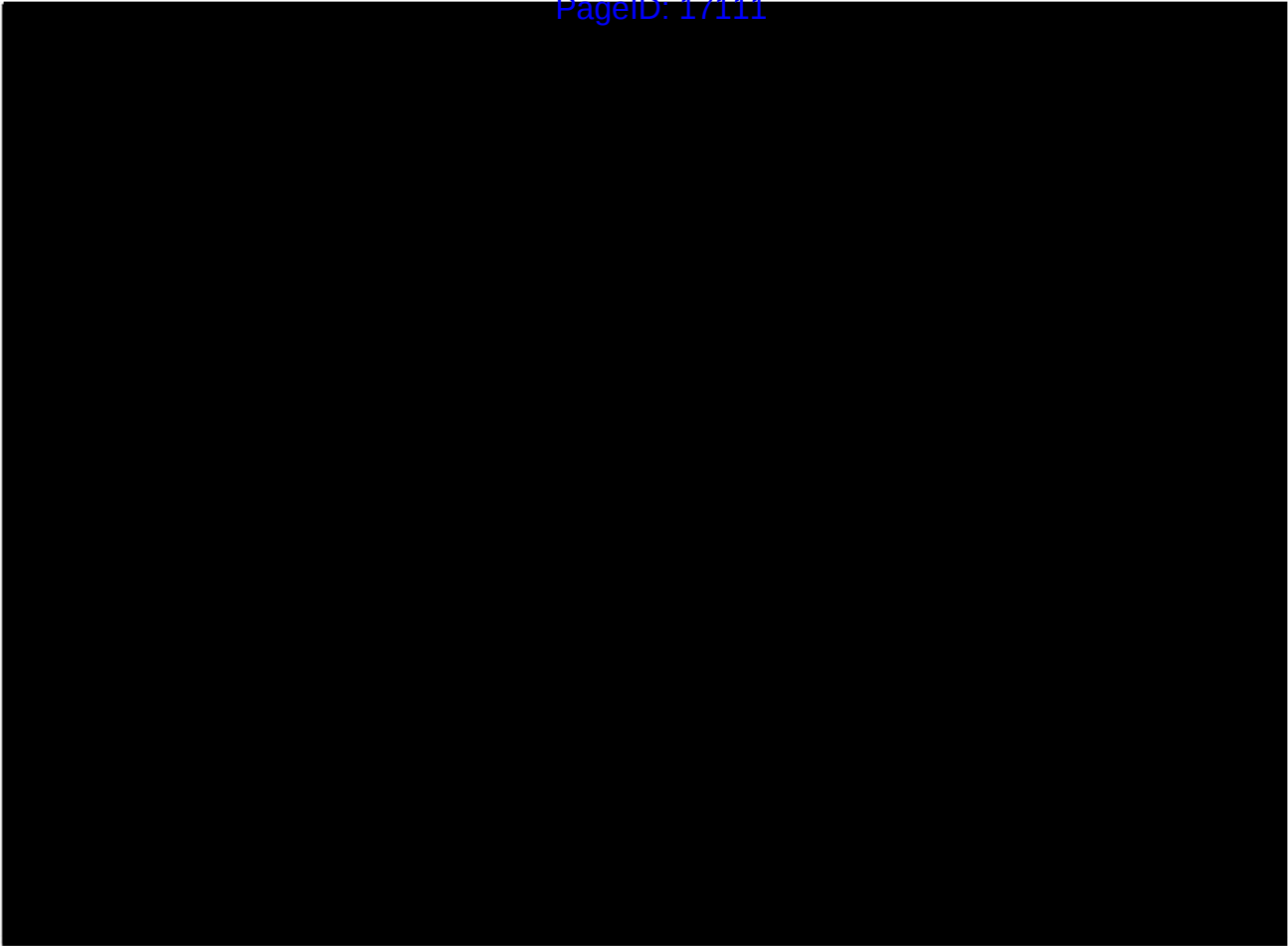
Compliance

We meet all licensing and bonding requirements in the US.

► **Fully Compliant with:**

- ◊ HIPAA *Healthcare Information Portability and Accountability Act*
- ◊ FDCPA *Fair Debt Collection Practices Act*
- ◊ FCRA *Fair Credit Reporting Act*
- ◊ PCI DSS *Payment Card Industry Data Security Standard*
- ◊ TCPA *Telephone Consumer Protection Act*
- Adherence to all State Laws

The AMCA logo is located in the bottom right corner of the page. It consists of the letters "AMCA" in a bold, sans-serif font, with a stylized horizontal line passing through the middle of the letters.



Conversion Processes

Address Standardization & Correction

Cell Phone Scrub

Phone Updates

One Code ACS with USPS

IMB Tracing Service with USPS

Bankruptcy Scrubs

Deceased Scrubs

Litigious Debtor Scrubs

Matching Process

Bad Address

Credit Reporting:

Insurance Denial

96 – Ded/Co-Pay

04 – non covered

16 – non covered on DOS

Self Pay

04 – non covered

16 – non covered on DOS

Reported after 2 notices (60 days) all
balances \$50 and greater.

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Collection Modalities

► **Persistent Dunning Process**

- Segmentation based on Self Pay, Insurance, Balance, Credit reporting, non-Credit reporting, Regions, Matching Process, Bad Address, Seconds, and Bad checks.
- Patient Bills are collected up to one year
- Proprietary Software - Maintain & change with no outsourcing
- Exceptional Letter Vendor
- Unique Letter Packages (envelopes and stationary)
- Special response letters - claims, proof, bad mail, apology,

The logo for AMCA, featuring the letters "AMCA" in a bold, stylized font with a horizontal line through the middle of the letters.

Collection Modalities – cont'd

Phone – On Shore & Offshore

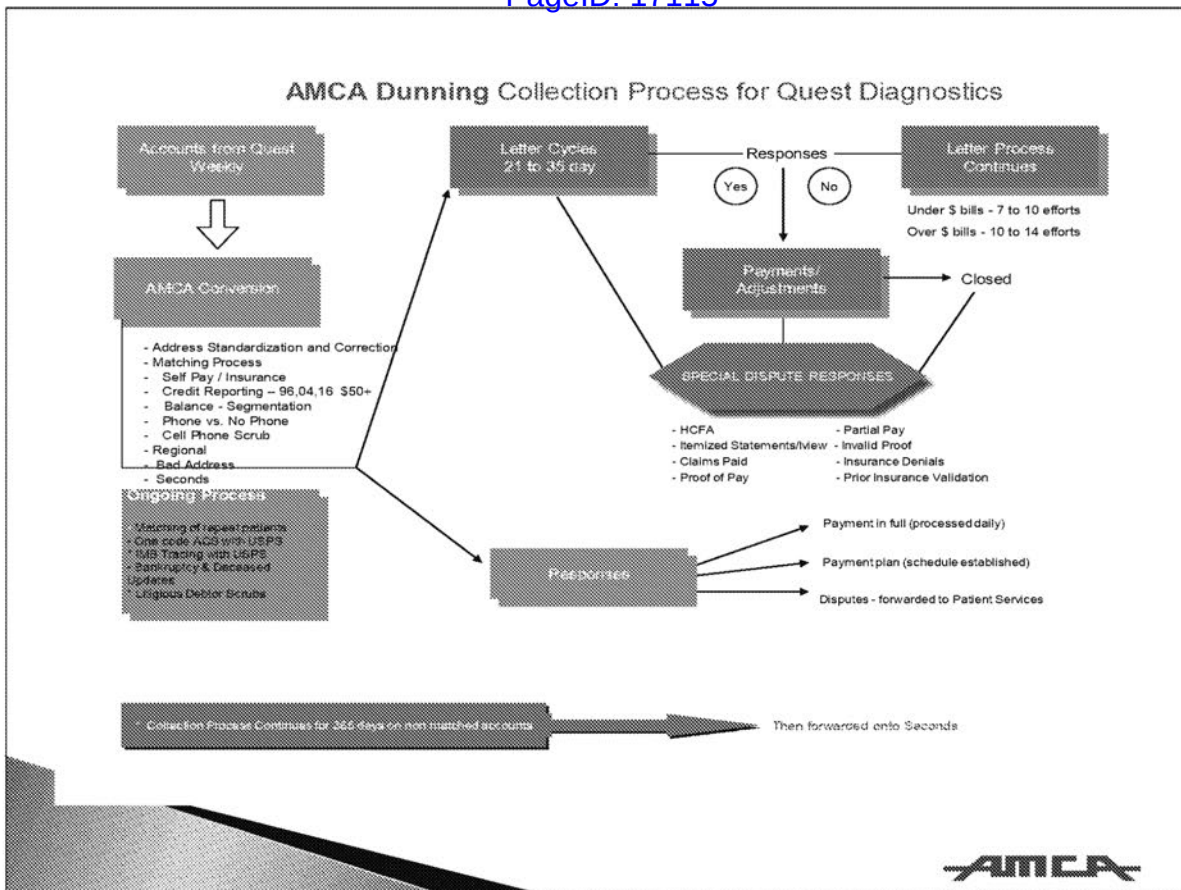
- Segmentation based on above
- Cell Phone Segmentation
- Recall “Spinner” Campaign
- Campaigns continue up to one year

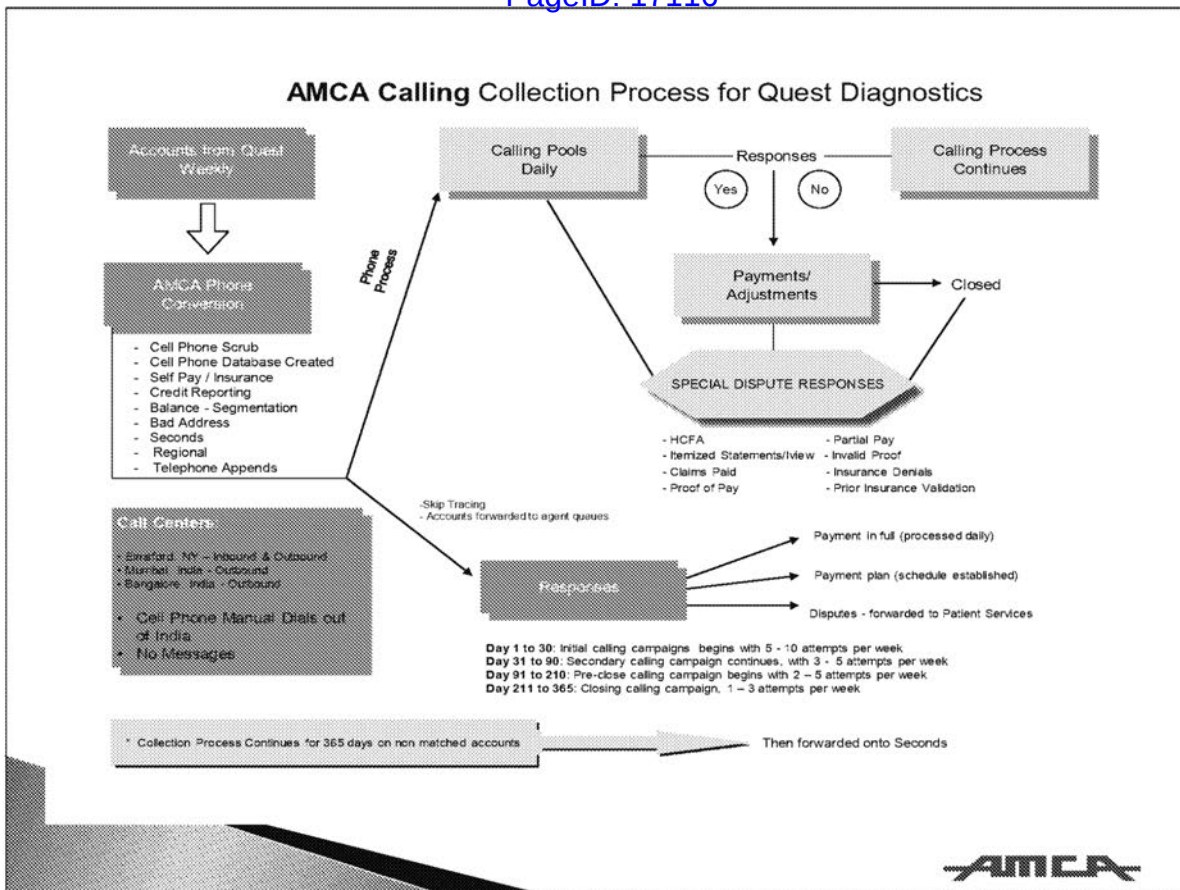
FACS and Noble

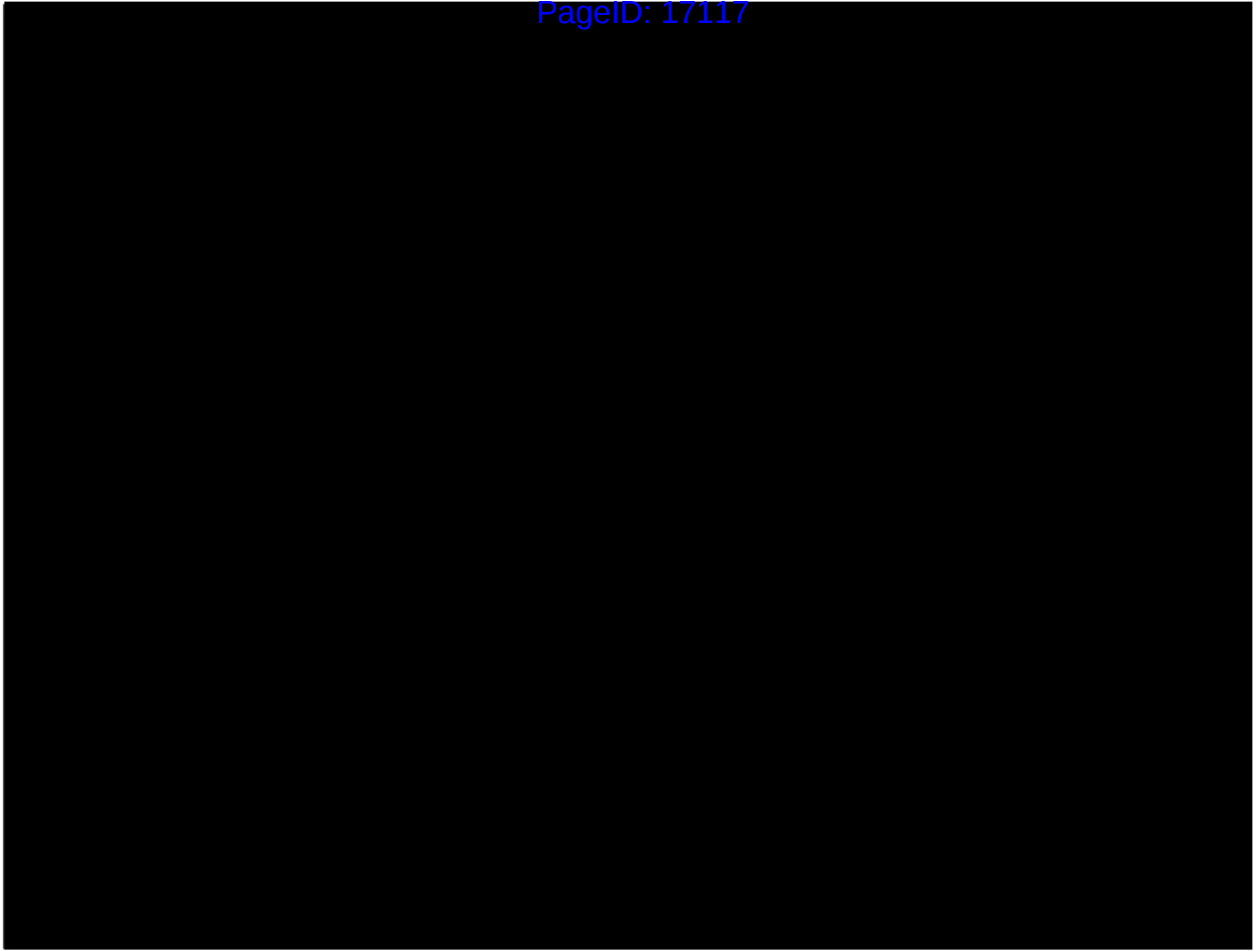
- Call Recording
- Custom Scripts & Specialized Calling Lists
- Build new applications without IT involvement
- Improved overall productivity
- Superior Analytics

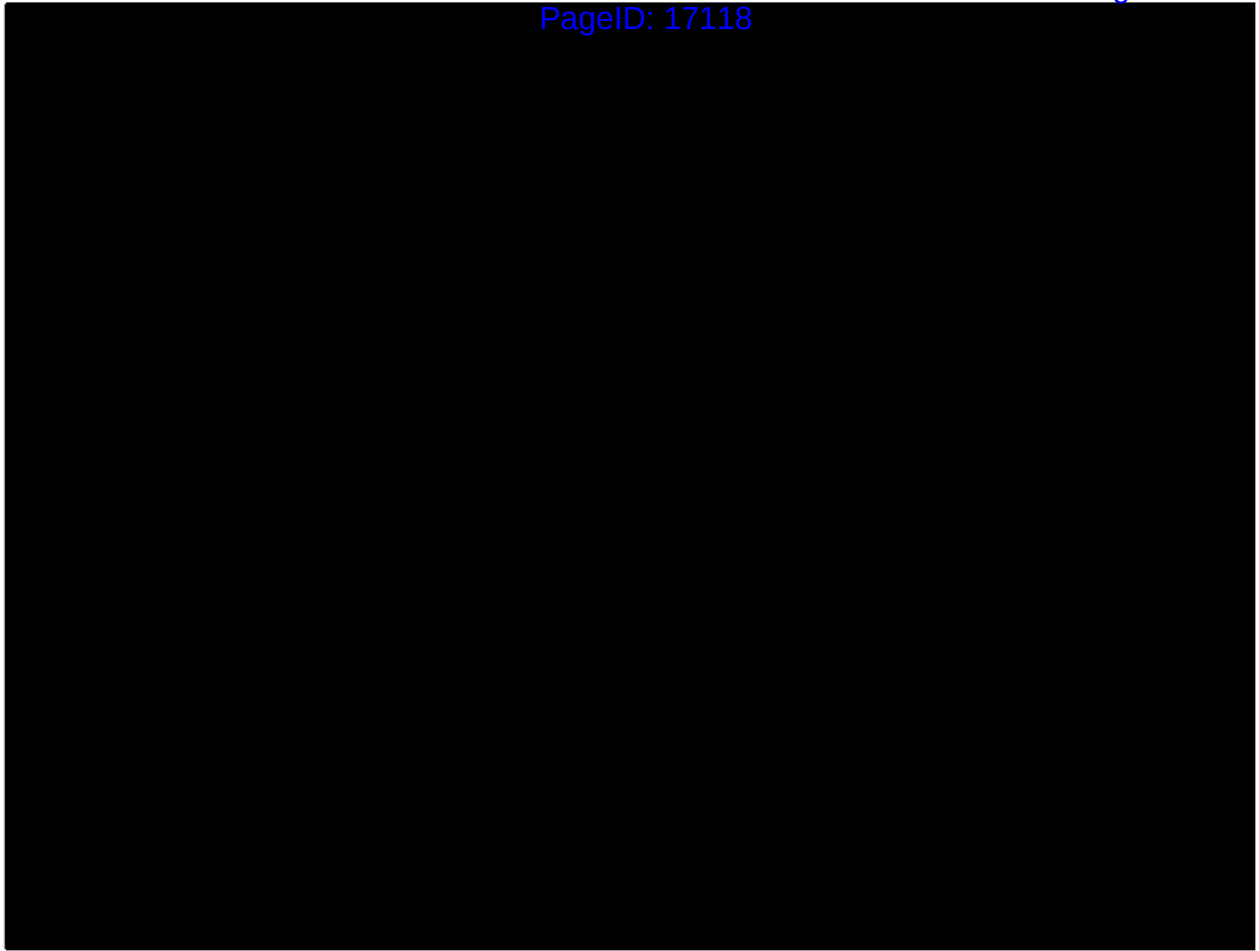
Inbound Patient Service

- Correspondence Team –HCFAs, Insurance Validation, Bankruptcies, and Deceased









Competitive Results

SITE/12 MONTH PERIOD	ROLLING 12 MONTH STATS			
	WINS	LOSSES	WIN %	
ATLANTA 1Q/12 - 9/13	5	7	42%	SITE STAT SUMMARY 75% OR BETTER 11 30% 50% - 74% 6 27% 40% - 49% 3 14% Less than 40% 2 9% TOTAL 22 100%
AUBURN HILLS 1Q/12 - 9/13	11	1	92%	
BALTIMORE 8/12 - 7/13	8	4	67%	
CAMBRIDGE 8/12 - 7/13	7	5	58%	
CINCINNATI 9/12 - 8/13	8	4	67%	
DALLAS 1Q/12 - 9/13	6	6	50%	
DENVER 8/12 - 7/13	9	3	75%	
HOUSTON 1Q/12 - 9/13	5	7	42%	
KOP 8/12 - 7/13	9	3	75%	
LAS VEGAS 8/12 - 7/13	6	6	50%	
LENEXA (STL) 1Q/12 - 9/13	10	2	83%	
MIAMI 1Q/12 - 9/13	1	11	8%	
MID AMER/CA 1Q/12 - 9/13	9	3	75%	
OKLAHOMA 8/12 - 7/13	10	2	83%	
PACIFIC NW 1Q/12 - 9/13	9	3	75%	
PITTSBURGH 1Q/12 - 9/13	5	7	42%	
SOUTHERN CAL (WHC) 1Q/12 - 9/13	10	2	83%	
SYOSSET 8/12 - 7/13	9	3	75%	
TAMPA 1Q/12 - 9/13	4	8	33%	
TETERBORO 8/12 - 7/13	9	3	75%	
WALLINGFORD 8/12 - 7/13	8	4	67%	
WOODDALE 1Q/12 - 9/13	10	2	83%	
TOTAL COMPETITIVE BATCHES	168	96	64%	

Based on last competitive update, AMCA was outperforming based on a rolling 12 month review in 15 locations (more than 2/3).



Sample Letters

AMERICAN MEDICAL COLLECTION AGENCY
4 Westchester Plaza, Suite 110, Westford, MA 01886

Account Number: 00000000000000000000
Invoice Number: 00000000000000000000
Invoice Date: 08/01/2015
Invoice Amount: \$557.60

Service Provider: 00000000000000000000
Patient Name: 00000000000000000000
Patient Address: 00000000000000000000
Patient City/State/Zip: 00000000000000000000

Amount Due: \$557.60

Due Date: 08/31/2015

Amount Paid: \$0.00

Amount Due: \$557.60

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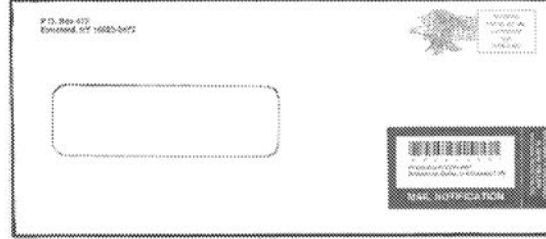
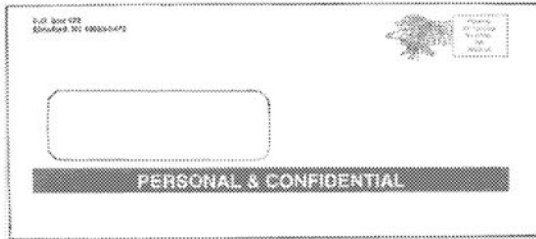
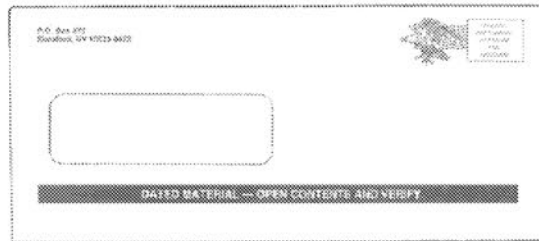
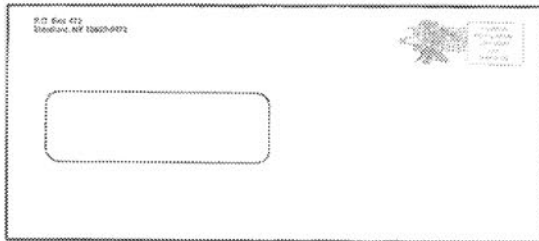
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Envelopes

**AMCA**

Reporting

- ▶ **Extensive library of statistical & analytical reports**
 - MOSTAT, Activity, Adjustment, Spin Downs, Confirmation
- ▶ **Specialized Reporting**
 - Monthly Spin, Monthly Pay, Ameripath Pay, State, Doctor, Date of Service, Aging, Balance Range
- ▶ Manual-Special Reports
- ▶ Flexibility



Quality & Monitoring

▶ **Call Recording & Monitoring**

- 100% Voice with 6 month retention
- 10 RPC per collector per week side by side
- 10 Remote RPC per collector per week

▶ **Complaint Resolution**

- Immediate resolution to complaints
- Learning from complaints used to coach entire call center.

▶ **Performance Improvement Plan**

- Schedule Adherence
- Minimum Requirement
- Feedback from calls & progress based on measured standards



Discussion Topics

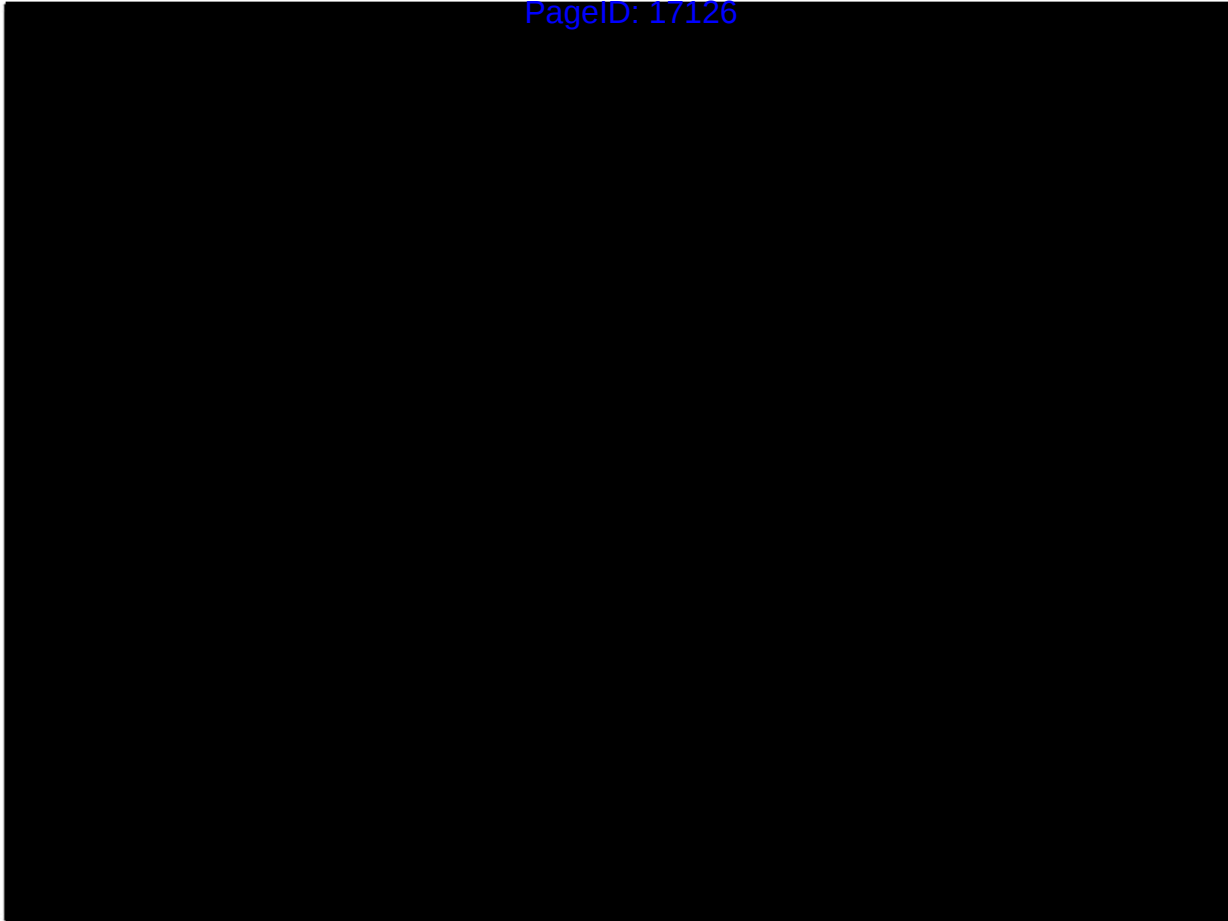
‣ **Fee Maximization**

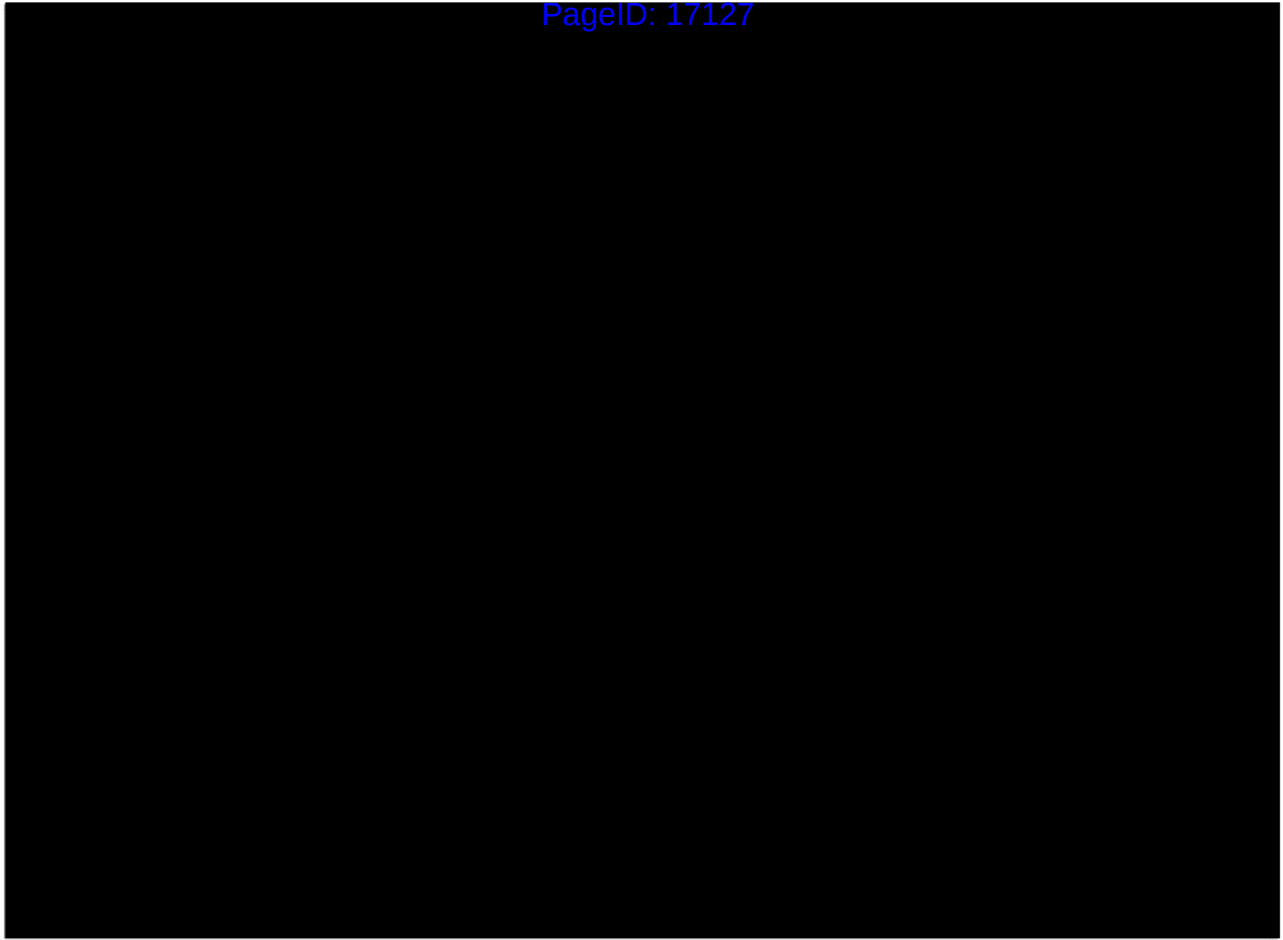
- Identify the correct fee in order to maximize collection results for QBS and Non-QBS

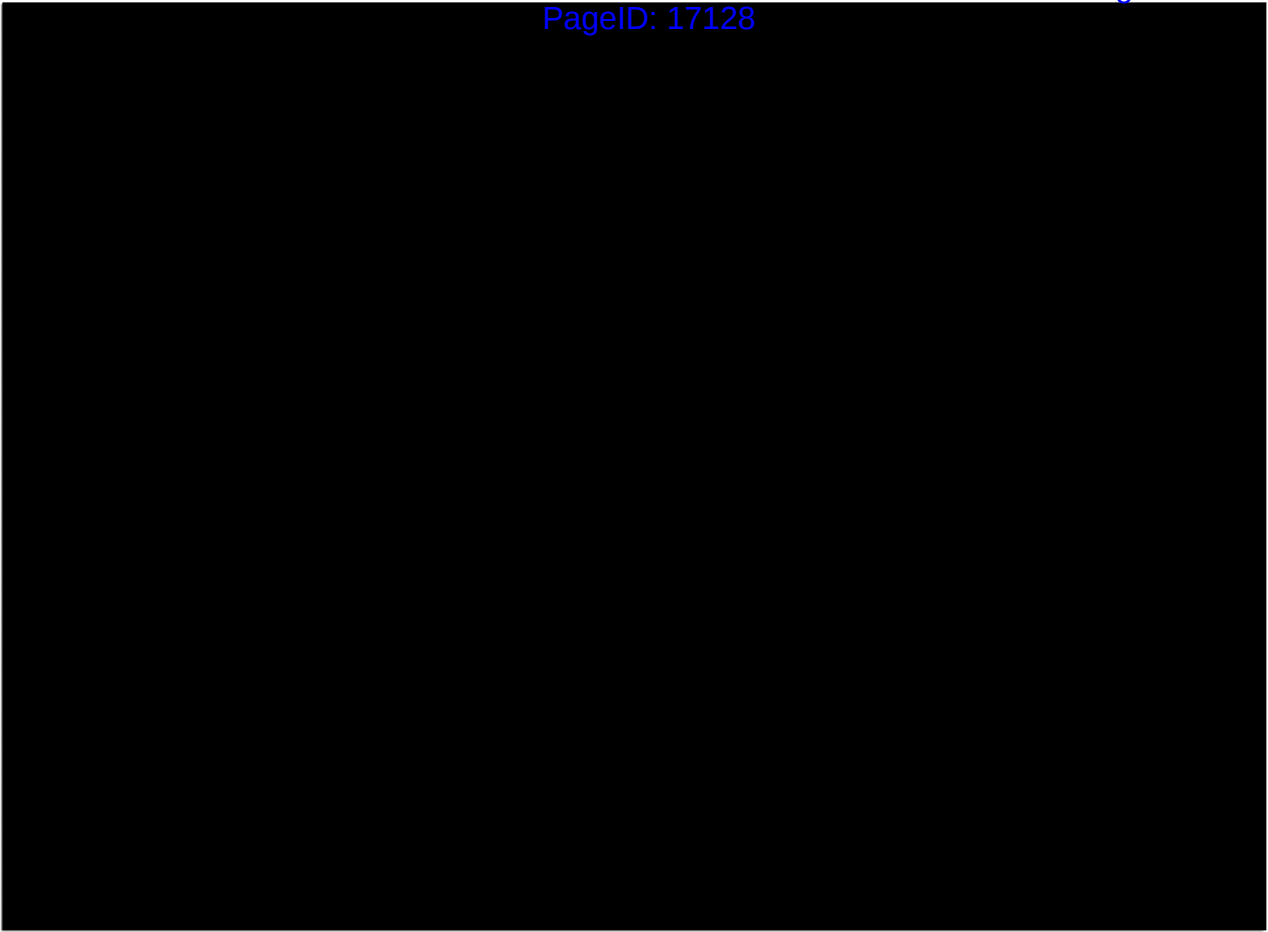
‣ **Current Fee Incentive Plan**

- QBS = Little Opportunity
- Non-QBS = Some Opportunity
- Tertiary Collections – 6 months after seconds
- Settlements (Primary)
- Review Quest Internal Processes









Forces Affecting Collections

▶ **Postage**

- ◊ 18%+ increase over the contract time

▶ **CFPB**

- ◊ Governing body of consumer complaints – est 2013

▶ **TCPA**

- ◊ Stricter rules and guidelines - 10/2013

▶ **Legal**

- ◊ Increased legal fees and Compliance costs due to TCPA & CFPB



Questions & Answers

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We know you have options when deciding which collection agencies to use and thank you for selecting AMCA, allowing us to service your needs and continue working with Quest for many years.

Thank you for allowing AMCA to present our company & processes to your organization today.

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